

Walter O'Cheskey
Chapter 13 Trustee
6308 Iola Avenue
Lubbock, TX 79424
(806)748-1980
Fax: (806) 748-1956

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

In re: MIKE DALE CURTIS	§	Case No. 09-70022
STACIE RENE CURTIS	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Walter O'Cheskey, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2009.
- 2) The plan was confirmed on 03/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/24/2009, 10/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/22/2009.
- 5) The case was completed on 01/27/2014.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,572.09.
- 10) Amount of unsecured claims discharged without full payment: \$173,147.10.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 110,939.12	
Less amount refunded to debtor	\$ 875.12	
NET RECEIPTS		\$ 110,064.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,519.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 9,508.46	
Other	\$ 176.64	
TOTAL EXPENSES OF ADMINISTRATION		\$ 13,204.10
Attorney fees paid and disclosed by debtor:	\$ 381.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MONTE J WHITE	Lgl	0.00	3,500.00	3,500.00	3,119.00	0.00
MONTE J WHITE	Lgl	0.00	400.00	400.00	400.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	2,556.00	2,556.00	2,556.00	0.00
US ATTORNEY	Adm	0.00	NA	NA	0.00	0.00
US ATTORNEY GENERAL	Adm	0.00	NA	NA	0.00	0.00
OFFICE OF THE CH13 TRUSTEE	Adm	0.00	176.64	176.64	176.64	0.00
UNITED STATES ATTORNEY	Adm	0.00	NA	NA	0.00	0.00
ARCHER COUNTY	Sec	2,559.31	4,320.46	4,320.46	4,320.46	1,674.81
FORD MOTOR CREDIT COMPANY	Sec	34,257.49	33,903.71	33,903.71	33,903.71	7,299.09
FORD MOTOR CREDIT COMPANY	Adm	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Adm	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	32,397.27	31,449.18	31,449.18	31,449.18	7,770.59
CHRYSLER FINANCIAL SERVICES	Sec	23,808.00	23,369.35	23,369.35	0.00	0.00
WASHINGTON MUTUAL BANK	Con	106,997.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	21,741.00	21,741.07	21,741.07	844.18	0.00
BECKET & LEE LLP	Uns	17,916.43	18,396.38	18,396.38	714.31	0.00
BECKET & LEE LLP	Uns	3,895.00	4,011.25	4,011.25	155.75	0.00
BECKET & LEE LLP	Uns	2,212.00	2,250.15	2,250.15	87.37	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
EAST BAY FUNDING LLC	Uns	239.00	273.90	273.90	10.64	0.00
PRA RECEIVABLES MANAGEMENT	Uns	613.00	773.30	773.30	30.03	0.00
PRA RECEIVABLES MANAGEMENT	Uns	594.00	527.48	527.48	20.48	0.00
AMERICAN INFORSOURCE LP	Uns	7,020.00	7,042.57	7,042.57	273.46	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,078.00	6,078.97	6,078.97	236.04	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,454.00	4,454.89	4,454.89	172.98	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,951.00	3,951.84	3,951.84	153.45	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,692.00	2,803.58	2,803.58	108.86	0.00
ECAST SETTLEMENT	Uns	2,426.00	2,445.12	2,445.12	94.94	0.00
ECAST SETTLEMENT	Uns	1,810.00	1,810.84	1,810.84	70.31	0.00
ECAST SETTLEMENT	Uns	478.00	478.40	478.40	18.58	0.00
CHASE	Uns	5,369.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	2,298.00	2,298.19	2,298.19	89.24	0.00
ECAST SETTLEMENT	Uns	1,451.00	1,764.15	1,764.15	68.50	0.00
CHASE BANK USA NA	Uns	1,725.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,355.00	1,430.30	1,430.30	55.54	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,547.00	4,698.53	4,698.53	182.44	0.00
DISCOVER FINANCIAL SERVICES	Uns	7,279.00	7,279.85	7,279.85	282.67	0.00
DEPARTMENT STORES NATIONAL	Uns	1,299.00	1,361.66	1,361.66	52.87	0.00
EAST BAY FUNDING LLC	Uns	3,438.00	3,438.99	3,438.99	133.53	0.00
EAST BAY FUNDING LLC	Uns	1,858.00	1,937.61	1,937.61	75.24	0.00
EAST BAY FUNDING LLC	Uns	558.00	558.13	558.13	21.67	0.00
EAST BAY FUNDING LLC	Uns	1,916.00	1,987.08	1,987.08	77.16	0.00
EAST BAY FUNDING LLC	Uns	438.00	438.70	438.70	17.03	0.00
ROUNDUP FUNDING LLC	Uns	417.00	470.25	470.25	18.26	0.00
HSBC	Uns	117.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	2,592.00	2,701.61	2,701.61	104.90	0.00
EAST BAY FUNDING LLC	Uns	479.00	526.09	526.09	20.43	0.00
JC PENNEY	Adm	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	772.00	772.54	772.54	30.00	0.00
EAST BAY FUNDING LLC	Uns	2,060.00	2,138.20	2,138.20	83.02	0.00
EAST BAY FUNDING LLC	Uns	782.00	839.66	839.66	32.60	0.00
EAST BAY FUNDING LLC	Uns	1,221.00	1,306.38	1,306.38	50.73	0.00
SEARS	Uns	733.00	NA	NA	0.00	0.00
SEARS	Uns	514.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SEARS	Uns	490.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	198.00	242.85	242.85	9.43	0.00
TD BANK USA NA	Uns	320.00	365.20	365.20	14.18	0.00
VICTORIAS SECRET	Uns	50.00	NA	NA	0.00	0.00
WELLS FARGO SERVICING CENTER	Uns	15,300.00	15,837.62	15,837.62	614.96	0.00
WELLS FARGO BANK NA	Uns	25,000.00	27,101.95	27,101.95	1,052.34	0.00
WELLS FARGO CARD SERVICES	Uns	6,077.00	6,316.37	6,316.37	245.26	0.00
ROUNDUP FUNDING LLC	Uns	426.00	472.17	472.17	18.33	0.00
ROUNDUP FUNDING LLC	Uns	156.00	174.01	174.01	6.76	0.00
ROUNDUP FUNDING LLC	Uns	713.00	783.63	783.63	30.43	0.00
ROUNDUP FUNDING LLC	Uns	430.00	467.46	467.46	18.15	0.00
ROUNDUP FUNDING LLC	Uns	306.00	340.69	340.69	13.23	0.00
AMERICAN EXPRESS	Uns	5,900.00	NA	NA	0.00	0.00
WELLS FARGO	Adm	0.00	NA	NA	0.00	0.00
WELLS FARGO BUSINESS LINE	Adm	0.00	NA	NA	0.00	0.00
ARCHER CITY/COUNTY	Adm	0.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR &	Adm	0.00	NA	NA	0.00	0.00
STEPHEN G WILCOX	Adm	0.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL	Adm	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Adm	0.00	NA	NA	0.00	0.00
MACYS	Adm	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL	Uns	0.00	450.07	450.07	17.48	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	272.19	272.19	10.57	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Adm	0.00	NA	NA	0.00	0.00
STEPHEN G WILCOX	Adm	0.00	NA	NA	0.00	0.00
CITY OF LAKESIDE CITY	Sec	0.00	25.59	25.59	25.59	2.60
CITY OF LAKESIDE CITY	Sec	0.00	621.94	621.94	621.94	241.40
BECKET & LEE LLP	Uns	0.00	55.50	55.50	2.16	0.00
KOHL'S	Adm	0.00	NA	NA	0.00	0.00
GEMB	Adm	0.00	NA	NA	0.00	0.00
SAMS CLUB	Adm	0.00	NA	NA	0.00	0.00
LOWES/MBGA	Adm	0.00	NA	NA	0.00	0.00
JC PENNEY	Adm	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	0.00	1,423.19	1,423.19	55.26	0.00
WELLS FARGO	Adm	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO	Adm	0.00	NA	NA	0.00	0.00
HOME DEPOT	Adm	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Adm	0.00	NA	NA	0.00	0.00
TARGET	Adm	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Adm	0.00	NA	NA	0.00	0.00
SEARS	Adm	0.00	NA	NA	0.00	0.00
ASSOC/CIT	Adm	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	459.83	459.83	17.85	0.00
CITGO OIL	Adm	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	493.19	493.19	19.15	0.00
WFNNB	Adm	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	105.40	105.40	4.09	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	4,772.03	4,772.03	185.29	0.00
WFNNB	Adm	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Adm	0.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Adm	0.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA	Adm	0.00	NA	NA	0.00	0.00
CHASE	Adm	0.00	NA	NA	0.00	0.00
GE MONEY BANK	Adm	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Adm	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	7,020.62	7,020.62	272.40	0.00
ECAST SETTLEMENT	Adm	0.00	NA	NA	0.00	0.00
CITY OF LAKESIDE CITY	Adm	0.00	NA	NA	0.00	0.00
DAIMLER CHRYSLER SERVICES	Adm	0.00	NA	NA	0.00	0.00
GNB BEALLS	Adm	0.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Adm	0.00	NA	NA	0.00	0.00
WFNNB	Adm	0.00	NA	NA	0.00	0.00
B-LINE LLC	Adm	0.00	NA	NA	0.00	0.00
TD BANK USA NA	Adm	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Adm	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Adm	0.00	NA	NA	0.00	0.00
WILLIAM T NEARY	Adm	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 88,722.24	\$ 65,352.89	\$ 15,069.68
All Other Secured	\$ 4,967.99	\$ 4,967.99	\$ 1,918.81
TOTAL SECURED:	\$ 93,690.23	\$ 70,320.88	\$ 16,988.49
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,556.00	\$ 2,556.00	\$ 0.00
TOTAL PRIORITY:	\$ 2,556.00	\$ 2,556.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 180,141.63	\$ 6,994.53	\$ 0.00

Disbursements:

Expenses of Administration	\$ 13,204.10	
Disbursements to Creditors	\$ 96,859.90	
TOTAL DISBURSEMENTS:		\$ 110,064.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/15/2014

By: /s/ Walter O'Cheskey
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.